REFERENCE:

A.A. Almazari(2012), "Financial Performance Analysis Of The Jordanian Arab Bank By Using The DuPont System Of Financial Analysis", *International Journal Of Economics And Finance,* **4(4):** 86-94.

A. Campbell (2007), "Bank Insolvency And The Problem Of Non-Performing Loans", *Journal Of Banking Regulation,* 25-45.

B. Ramesh & M.R. Patil(1999), "Performance Evaluation of Urban Co-operative Banks in India", *Asian Economic Review*,**41(2)**: 323-330.

B.D. Javir, S.S. Wadkar, J.M. Talathi, and D.B.Malve(1998), "Study of advances given by Thane Granmmena Bank (RRB) in Mah. Agric. Banker", **22 (1):** 22-27.

B.N.A.Swamy (2001), "New Competition, Deregulation and Emerging Changes in Indian Banking", *Bank Quest-The Journal of Indian Institute of Bankers,* **729 (3):** 3-22.

C. Lakshmanan & Dharmendran (2007), "Impact of NPAs on the performance variables in Chennai central co-operative bank." *Indian Co-operative Review,***44 (4):** 291-296.

Chander & Chandel (2010), "Financial Viability of an Apex Cooperative Credit Institution- A Case Study of the HARCO Bank", *Asia-Pacific Business Review*, **6(2):** 61-70.

Chellani (2008), "Total deposits of A central co-operative banks: An Analysis of Baroda district central co-operative bank ltd.", *Southern Economist*, 19-21.

Dayanandan & Kumar (1993), "A study on performance valuation of CentralCo-operative Banks in Kerala", *Indian Co-operative Review*, **31(2):**200.

Dutta & Basak (2008), "Appraisal of financial performance of urban cooperative banks a case study." *The Management Accountant, case study,*170-174.

E.C. Shekhar, G.V. Rao & I. Narender (1999), "Performance of the Karimnagar District Central Co-operative Bank (KDCCB) in Andhra Pradesh - an economic analysis." *Indian Co-operativeReview,* **36 (3):** 227-232.

Enugandula (1998), "Performance ofKarimnagar District co-operative central bank", *Agric. Banker*, **22 (20):** 7-10.

G. Singh & Sukhmani (2011), "An Analytical Study of Productivity and Profitability of District Central Cooperative Banks in Punjab", *Journal on Banking Financial services and Insurance Research,* **1(3):** 128-142.

H. Singla (2008), "Financial performance of banks in India", *The ICFAI Journal of Management,* **7(1)**.

I. M. Panday (1995) "Financial management"*Vikas publishers house, New Delhi* Ed.-40.

J. K. Chandel (2012), "Financial Performance of DCCBS in Haryana- A Comparative Analysis", *International Journal of Marketing, Financial Services & Management Research, **1(3):** 18-30.*

J.Madegowda(2001),"Management Accounting" (Himalaya publishing house)Ed.-45.

K. Pathania & Y.Singh(1998), "A study of the performance of the Himachal Pradesh co-operative banks." *Indian Co-operative Review,* **36 (2):** 178-182.

K.J.S. Satyasai & A.S. Patil (2002), "Revitalising Rural Credit System", *Economic and Political Weekly***, 37(31):** 3235-3238.

M. Dinabandhu (2002), "Impact of development action plan", *Indian Co-operative Review,* 40**(1):** 42-51.

M**.** J. Mane (2011), "Performance of Sangli D.C.C. Bank Limited Sangli"*,Indian Research Journal,***1 (2):**151-155.

M.J.Mane & Mr. Abhijeet Mane (2012),"Problems and Prospects of District Central Co-operative Banks in India",*Golden Research Thoughts*,**1(10):** 1-15.

M. Sathya (2005), "Privatization, Performance, and Efficiency: A study of Indian Banks"*Vikalpa*,**(1):**23-28.

M.G. Asher (2007), "Reforming Governance and Regulation of Urban Cooperative Banks in India",*Journal of Financial Regulation and Compliance*, **15(1):** 20-29.

M.R. Agrawal (2003), "Financial Management", *RBSA Publishers,*31-38.

N. Namashivayam (2006), "A study on employee's opinion on the performance of MDCC Bank ltd., Madurai." *Indian Co-operative Review,* **25 (4):** 254-261.

P. Natarajan (2007), "PACS in Kerala – In search of profitability",*Indian Co-operative Review,***44 (3):** 234-244.

R. Chander & J. K. Chandel (2011),"An Evaluation Of Financial Performance And Viability Of Cooperative Banks - A Study Of Four DCCBs In Haryana (India)",*KaimJournal Of Management And Research,***3(2):** 1-12.

R. D. Patil (2011),"Situational Analysis Of Banking Performance In Kolhapur District With Reference To Priority Sector Lending", *International Journal Of Research In Commerce & Management,* **2(8):** 26-29.

R. Sakthivel & T. Aranganathan (2009), "Service Marketing in Co-operative Banks: Need for Global Competitiveness", *Tami Nadu Journal of Co-operation*, 60-61.

R.K. Mishra & S. Pattanaik (2005), "Repayment performance of borrowers with respect to agricultural loans in Khurda Block of Khurda District, Orissa." *Indian Co-operative Review,* **43 (1):** 423-441.

S. Lakshmi, P. Rugmini & J. Thomas (1998), "Characteristics of defaulters in agricultural credit use: a micro level analysis with reference to Kerala." *Indian Journal of Agric. Econ.,* **53 (4):** 640-647.

S. R. Paneer & Radjaramane (2012), "A Study On The Financial Performance Of Nationalised Banks In India: A Post Liberalisation Analysis", *International Journal Of Current Research,* **4(1):**262-267.

T. Rachana(2011), "Financial Inclusion and Performance of Rural Co-operative Banks in Gujarat", *Research Journal of Finance and Accounting,**2(6):40-50.*

V. Gautam & B.S. Bhatia (2011), "Cooperative Banks and Global Financial Crisis",*Indian Stream Research Journal,* **1(5):** 4-13.

V. Kulandaiswamy & P. Murugesan (2004), "Performance of PACS - an empirical evaluation." *Indian Co-operative Review,* **42 (2):** 121-130.

V. Kumar & Suresh (1993), "Cooperative Perspectives: Economic viability of cooperatives: A case study of PACs in Kerala", **28 (1):**36.

V. S. Hooda(2011), "An Evaluation Of Financial Indicators Of District Central Cooperative Banks In India", *Internationally Indexed Journal* ***2*****(2):**319-329.